Optimising the role of Sub-Saharan African Remittance Senders in Sustainable Development

Abstract

SDG Goal 10 seeks to reduce inequality by limiting the costs of remittances to less than 3% and eliminating corridors, which cost more than 5% by 2030. Making remittances affordable is timely given that they were three times higher than official development assistance to the developing world in 2016. This comparison between remittances and aid tacitly recognises these migrants as important actors in development. The absence of other references to remittances in the SDGs demands analysis of how remittance senders are conceptualised by other 'development actors'. This paper examines the complexities and contradictions that obscure the conceptualisation and mobilisation of Sub-Saharan African remittance senders in sustainable development. It is informed by in-depth interviews with officials from a bilateral donor agency and diaspora organisations. It applies a social constructionist framework to understand how the role of remittance senders can be reconceptualised to examine how their interventions impact sustainable development in Africa.

Key words: SDGs, Sub-Saharan Africa, remittance senders, actor-oriented social constructionist approach, development actors

Introduction

The 2015 Sustainable Development Goals (SDGs) state a commitment to end poverty, protect the planet, and ensure peace and prosperity for all through innovation, sustainable consumption, and reduced inequality (UNDP, 2015). This broad scope seeks to overcome the "immense challenges to sustainable development" as billions of people live in poverty, disparity continues to grow, and populations are threatened by natural disasters, conflict, and climate change (UNGA, 2015:5). The '2030 Agenda for Sustainable Development' calls all stakeholders to take "bold and transformative steps" to ensure no one is left behind as we work towards a more sustainable and resilient future (ibid:1).

Achieving this ambitious vision is expensive work with NGOs Actionaid and Afford UK predicting it could require $7 trillion USD in additional global investments per year (ICESDF cited by Actionaid, 2014:4; Daramy, 2016:1). Increasingly, researchers, NGOs and UN agencies are looking at remittance as a possible source of funding for this vast expense. The International Fund for Agricultural Development (IFAD) recently stated that the majority of the projected $6.5 trillion USD sent in remittances to low and middle-income countries between 2015 and 2030 will be used by recipient families to improve their levels of income, nutrition, housing, and education (IFAD, 2017:4). Flows which have grown from $296 billion USD in 2007 to $445 billion USD in 2016 currently support an estimated 800 million people worldwide (ibid:5). Remittances to low and middle-income countries did decline for two consecutive years preceding this by 2.4% in 2016 and

1% in 2015 (World Bank, April 2017a:1). There was a modest recovery in 2017 with a projected 4.8% increase on the previous year to $450 billion USD (World Bank, October 2017a:1). Remittance flows were higher than foreign direct investment (FDI) to almost all low and middle-income countries and three times higher than official development assistance (ODA) to the developing world in 2016 (ibid:5).

A clear vision of the role of remittance senders in sustainable development is not stated in the SDGs. The only explicit reference to remittances appears in Goal 10 (target 10c), which states a commitment to reduce the transaction costs of migrant remittances to less than 3% and eliminate corridors, which cost more than 5% by 2030. This commitment tells us little other than money is being wasted in high transaction costs. I argue in this paper that the omission of a clear and actionable role for remittance senders in the SDGs stems from the challenges of conceptualising and supporting how these individuals engage with development. This research was borne out of the gap between optimism about the possibilities for remittance senders' participation in sustainable development and how this heterogenous group is constructed and mobilised in academic work, documents and by other 'development actors'. Development actors are defined here as groups and organisations who form, reach, and act on decisions relevant to sustainable development (Hindess, 1986: 115 cited in Long, 2001:16). This research focuses primarily on international remittance senders sending money to recipients in Sub-Saharan African countries of origin. Formal remittance inflows to this region were projected to increase by about 10% in 2017 to $38 billion USD (World Bank, October 2017b:27). This is particularly pertinent for countries in which remittances account for more than 10% of GDP.[1]

There is a wealth of interdisciplinary research about migration, remittances, and development. There remains a need, however, for critical examination of the construction and mobilisation of remittance senders by development actors, particularly those involved in the SDGs. Norman Long's Actor-Oriented Social Constructionist Approach lays the theoretical groundwork necessary to see remittance senders as actors in context-specific forms of development and understand the conceptual and institutional constraints that limit their representation and participation in development processes. I apply this framework to primary data collected in interviews with staff in African diaspora organisations and a bilateral donor agency as well as participant observation at a range of events including seminars and conferences focused on entrepreneurship and innovation in Africa in Oxford and London as well as numerous discussions about aid, development and growth at Chatham House. My findings uncover how the role of remittance senders can be reconceptualised to optimise their participation in sustainable development.

[1] According to the World Bank, remittances account for a significant proportion of GDP in several African countries, including Liberia (26%), Comoros (21%), the Gambia (20%), Senegal (15%), Lesotho (15%), Cape Verde (14%) and Togo (9%) (World Bank, October 2017b:28).

Literature Review

Sociology of development

The sociological study of development provides a rich understanding of how states, markets, and development practitioners evolve and interact. The study of these interactions is informed by context-specific data, yet the analysis of related phenomena is not limited to the particularities of specific historical, political, or economic events. Rather, a sociological approach allows for the documentation and analysis of similar events and processes across a wide variety of cases (Viterna & Robertson, 2015:20). This has resulted in the creation and expansion of theories explaining how such phenomena as institutional competition, technological advancements, and social changes in local contexts have led to similarities in multiple cases or created unique institutional innovations over time (ibid:23). This allows researchers to uncover and interpret how states seek to retain their autonomy in this highly embedded system of relations, actions, and interests. Scholars including Evans (2005) and Chibbers (2003) applied this approach to suggest how political and social practices can be improved to better support development through democratic participation and protection against corruption, respectively (ibid:23). This focus on context-specific institutional change allows sociologists to meaningfully contribute to the existing theories, policy, and practices in the field of development around the world (ibid:20).

Sociologists including Blake D. Ratner (2004) have contributed to development theory by examining the values and interests that inform the pursuit of multidimensional forms of development. Ratner argues that sustainable development is the "most powerful mobilising idea in the field of applied international development" (p.51). The ubiquity of 'sustainability language', as he calls it, has not resulted in a consistent vision of this form of development. Rather, its multidimensionality allows diverse interests and values to inform varying interpretations and applications of sustainable development (ibid:54). Ratner draws on Max Weber's analysis of individual 'value-orientations' and 'value-spheres' to understand how interests and actions conflict at individual and collective levels. According to Weber (1947, cited in Ratner 2004:55), 'value-spheres' and 'value-orientations' correspond with different forms of rationality that guide the ways individuals take action. The former relates to individuals' own points of view while the latter is an ideal type, which refers to the rationality of social groups to which the individuals belong. (ibid:55). Ratner contends that sustainable development ought to be understood as a 'dialogue of values' between competing actors interacting in local, national, regional, and global contexts (ibid). The dialogue mediates conflict between interested parties by mobilising the active participation of all stakeholders including the poorest populations in the construction of meaning and achievement of sustainable development (ibid:63).

Ratner's work raises questions about who uses 'sustainability language' and the social, political, and economic functions it serves. Viterna and Robertson (2015) and Hindess (1986, as cited by Long, 2001) focus their attention on development actors who engage directly with processes and projects with stated goals of promoting development. For Viterna and Robertson (2015:35), these actors may be development organisations or NGOs who hold power at the local level with little accountability to the states or civilians impacted by the projects they implement. Hindess (1986) defines actors as those who have the means and ability to create and implement relevant decisions (as cited in Long, 2001:16). Long (2001) uses Hindess's work to unpack the agency and power that emerges and is exercised by actors within these networks. Long asserts that the social meanings these actors construct about the events, activities, and ideas with which they engage may conflict. Struggles for meaning result in the creation of interventions and policy measures imbued with rhetoric which actors use as leverage to secure their own interests and goals (ibid:17).

The role of language and commitments features heavily in the work of multiple scholars examining the construction and implementation of the SDGs. Thomas Pogge and Mitu Sengupta (2015) describe their concerns about how the goals have been framed. The SDG draft examined by the authors does not outline the specific responsibilities of stakeholders during the fifteen-year lifespan of the goals. The authors argue that this omission creates significant challenges for operationalisation as it allows the most capable actors to shirk responsibility and place blame for poor performance on the lowest income countries who fail to meet the targets (ibid:3). Le Blanc's (2015) research about the SDGs as a network of targets treads similar ground as it understands the goals as a political construction with particular value for the institutions charged with monitoring and evaluating progress towards the SDGs (2015:9). Le Blanc's research engages far less with the actual political interests that inform the construction of the SDGs, focusing instead on the strength of connections between goals in similar thematic areas. Pogge and Sengupta call for the goals to be reframed with "nationally appropriate targets and a clearer focus on the responsibility and accountability of high-income countries and corporations" (ibid:7). The goals should also support the structural reforms needed to lift unsustainable burdens, which keep populations in poverty (ibid:6). Without such changes, the goals will serve as little more than rhetoric, rather than the bold and transformational change needed to eradicate poverty and promote sustainable development for all (ibid:17).

Remittances and Sustainable Development

The growing body of literature examining the intersections of remittances and sustainable development engages with a number of issues pertinent to the role of African diaspora in development and the impact of remittances on economic growth. Bodomo (2013) depicts African diaspora engagement in development as active and inevitable, by referring to the African Union's description of diaspora as Africa's "sixth development zone"[2] (Edozie, 2012, as quoted in Bodomo, 2013:21). Daramy (2016) makes a similar assertion as he refers to remittances as an "integral part of the tapestry of development" (p.1). He supports this assertion with examples of diaspora engagement in a range of SDGs including Goal 3 which seeks to "ensure healthy lives and promote well-being for all at all stages" (ibid;

[2] The other development zones are West, East, Central, Southern and North Africa.

UNDP, 2015). For instance, members of the Organisation for Sierra Leonean Health Professionals Abroad travelled from the UK to their country of origin to volunteer their services during the Ebola crisis (Daramy, 2016:1). This goal may be supported in other ways including sending money to be spent on medical treatments and interventions.

Bakewell's (2015) analysis of the goals does not indicate an innate place for migrants within the document. Rather, their inclusion is the result of the 'Stockholm Agenda'[3] and lobbying efforts by organisations including the International Organisation for Migration, UN agencies, and the World Bank, amongst others. Explicit references to migrants and migration are made in SDG Goals 5, 8, 10, 16, and 17. Bakewell argues that any positive impact of cutting remittance fees (Target 10c) is limited by the plethora of informal methods through which remittances are sent within and across borders.[4] Bakewell argues that the likeliest outcome of reaching target 10c is increased formalisation of the remittance system, rather than an increase in net flows. Fransen and Siegel's (2011) survey of literature about diaspora engagement in development contrasts examples of policies in neighbouring states, Rwanda and Burundi. The Rwandan case study provides examples of state engagement with the diaspora, the majority of which appear to mobilise investment in businesses and support for development projects, rather than encourage remittance payments to recipient families[5], through the banking system or otherwise. Several authors including Nwaogu and Ryan (2015) and Esabuohien and Efobi (2013) examine the effects of remittance payments on economic growth in particular regions. Esabuohien and Efobi's (2013) review of the literature about the impact of remittances on growth highlights disagreement about the benefits and drawbacks of remittance payments for African economies. On the one hand, these flows are highly beneficial to remittance recipients due to their fungible nature, while remittances that are channelled into investments in the country of origin have a positive impact on economic growth at the national level. Conversely, remittances may have little positive impact on economic growth if they are spent by recipients in a manner that does not reflect the original intentions of the sender,

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[3] The 'Civil Society 'Stockholm Agenda' on Migrant and Migrant-Related Goals and Targets in Post-2015 Global and National Development Agendas' was launched in 2014 by the civil society organisations that comprise the Global Forum on Migration (Bakewell:1; GFMD, June 2014:1). The agenda outlines a series of targets, which relate directly to migrants and seek to address the root causes of migration, including global inequality (ibid:2).

[4] These methods include formal transfers through banks, electronic payments, microfinance institutions, money transfer operators, remittance service providers and post offices as well as informal transfers through family and friends travelling within and across borders, cross-border taxi services, and the Hawala system (World Bank, March 2011:13). The Hawala system allows remittance senders to send money through a broker or 'halawadar' who delivers money from his account to another broker working for a client in the recipient country (Leonides Buencamino & Sergei Gorbunov, 2002:2).

[5] The term 'recipient families' is used to demonstrate the varied spending and wider benefit of the financial flow for the whole family. This is particularly relevant for payments that subsidise food, healthcare, and school fees for children.

for instance on "status oriented consumption goods" rather than invested in local businesses (Pradhan et al., 2008; Adams and Cuecuecha, 2010; Ariff, 2010; cited in Esabuohien and Efobi, 2013:295). Nwaogu and Ryan's (2015) empirical study comparing the effects of FDI, ODA, and remittances on economic growth in African, Latin American and Caribbean countries found that when they controlled for FDI, ODA, and remittances, the latter two forms of flows did not significantly affect economic growth in the 53 African countries studied (2015:102). Interestingly, the authors found that economic growth or the absence of it in one country affected growth in neighbouring states and the African continent more widely (ibid:111).

There are several significant gaps in the literature as it relates to remittance sender engagement with and representation in the SDGs. All of the studies reviewed here provide insight into the complex relationship between remittances, diaspora engagement and development, but fail to uncover why remittance senders are under-represented and under-mobilised by international development processes and the SDGs. Bakewell criticises the potentially limited impact of reducing transaction costs of migrant remittances (SDG Target 10c) but says nothing about this being the only reference to remittances in the entire document (2015:1). The absence of an explicit reference to remittance senders appears to contradict Daramy (2016) and Bodomo's (2013) assertions that the diaspora is an integral and inherent part of African development. Nwaogu and Ryan (2015) and Esabuohien and Efobi (2013) provide important insight into the mixed impact of remittances on development in Africa. These works are pertinent for dispelling assumptions that remittance payments are a magic bullet for development challenges in Africa and elsewhere. These studies do not, however, examine the complex relationship between remittance senders and sustainable development in the region.

The works of Ratner (2004), Viterna and Robertson (2015), and Hindess (1986) give us insight into the social actors whose competing interests and actions impact the ways in which meaning is created and development is understood and operationalised. These authors do not examine remittance senders as such, but their perspectives are relevant to understanding the interests and interactions of those who send remittances and other development actors including states, development agencies, NGOs, and international organisations. This represents a departure from the focus in other studies, for instance, Nwaogu and Ryan (2015) and Esabuohien and Efobi's (2013) discussion of 'actor-less' processes of remittance payments and Fransen and Siegel's (2011) comparison of state diaspora engagement processes.

Remittance senders should not be studied in isolation or seen as what Hebinck et al., call "cultural dopes who simply follow existing rules or conventions" (2001:5). Rather, remittance senders ought to be reconceptualised as development actors in their own right, who strategise how they will deal with constraints and interests posed by local and foreign actors and institutions (Long, 2001:3). According to Long's Actor-Oriented Social Constructionist Approach, external factors are internalised by actors and are interpreted differently by individuals and groups (ibid:25). The actions of actors are not determined by external intervention alone, rather they are the results of complex "inter-locking of actors' projects and practices, their intended and unintended outcomes" (ibid:9) as well as larger frames of meaning and action like distributions of power (ibid:14). These intervention practices arise from the interactions of actors and ought to be seen as socially constructed and negotiated processes that create meaning for all actors involved (ibid). This paper seeks to understand remittance senders as development actors according the Actor-Oriented Approach in order to reconceptualise their role in the SDGs.

Methods and Methodology

This research was borne out of the gap between optimism about the potential benefits of remittance senders' participation in the SDGs and sustainable development more broadly and the absence of a clear and actionable role for this diverse group in the achievement of the goals. The research focuses primarily on international remittance senders sending money to Sub-Saharan African countries of origin from the UK, though its application of Long's (2001) Actor-Oriented Social Constructionist Approach is relevant to diaspora populations outside of the continent. Internal remittances are a key area of research as there were nearly four times more migrants sending money internally than internationally in 2014 (McKay & Deshingkar, 2014:3) but data is limited due to the difficulties of tracking these primarily informal flows. There is scope to apply the analysis in this paper to internal remittance senders, but data collection will more effectively take place on the ground to understand the dynamics of migration, financial flows, and use of remittances by recipient families in these types of cases. African remittance senders are challenged by exceptionally expensive transaction systems (10% per $200 USD) with Sub-Saharan Africa being the most expensive in the world with average costs of 14.6%. According to a 2017 IFAD report, these costs are difficult to reduce due to the low volume of transactions through many of the corridors in the region (IFAD, 2017:23). This problem cannot be blamed entirely on the particularity of remittance flows to the region. Rather, reducing transaction fees is made more challenging by a number of restrictions employed by sending countries, including the de-risking of commercial banks. These attempts to stamp out money laundering and related financial crimes have resulted in the closure of money transfer operators that do not meet the international banks' strict regulatory criteria (World Bank, 21 April 2017b, n.p.). These closures limit competition in the market and drive up prices favouring large international operators Western Union and Moneygram[6] (ODI, April 2014:7). This problem is compounded by exclusivity agreements between banks and particular money transfer operators including post offices which charge larger fees (World Bank, 2018:v). Individuals sending remittances to and within Sub-Saharan Africa are also challenged by a range of complex institutional constraints including, corruption and weak institutions in a variety of regional, national and local contexts. These challenges are

[6] Western Union and Moneygram were estimated to account for two-thirds of all remittance pay-out points in Africa in 2014 (ODI, April 2014:7).

coupled with lower levels of reporting and higher use of informal pathways than other remittance populations.

I began this research by examining how the identity and possible roles of remittance senders are constructed in documents related to the SDGs and sustainable development more broadly. These primary documents include those authored by donor agencies, development NGOs, and UN bodies in the run-up to the launch of the SDGs. These documents provide valuable insight into the stated commitments and strategic plans of relevant development actors to meet the goals and promote sustainable development more broadly. These actors' perspectives about the benefits, risks, and institutional obstacles limiting remittances payments are paramount to understanding the challenges of conceptualising and mobilising remittance senders in the SDGs. I collected data about these perspectives in in-depth interviews with three officials from a bilateral donor agency.[7] I coupled this data with interviews with six members of African diaspora-led organisations in London, UK that focus on promoting investment, skill-transfer, and community-level development in countries of origin.[8] I collected further data about the perceived roles of African diaspora in sustainable development through participant observation at events about African diaspora entrepreneurship, financial technology for accountability, and maintaining social and cultural connections with African countries of origin.[9] I triangulated this data with analysis of relevant literature in two broad categories: remittances and diaspora engagement with development in Africa and sustainable development with a particular focus on the SDGs. These sources include academic journal articles and reports produced by non-governmental and international organisations in the run-up to and after the launch of the SDGs. I took this approach to understand the intersections of the SDGs and sustainable development as well as diaspora engagement with multidimensional forms of growth and social change in Africa.

As my data collection developed, the lack of agreement about the role of remittance senders and how to overcome the myriad challenges to sustainable development became more apparent, particularly with regards to Sub-Saharan Africa. This difficulty is created in part by institutional and conceptual constraints that obscure a comprehensive understanding of who remittance senders are and how they impact development in the contexts in which it takes place. I searched for a theoretical perspective that would allow me to find some

[7] The agency's name as well as the names and job titles of these three members of staff have been redacted from the text to protect anonymity and confidentiality. These staff members belong to a purposively selected sample of participants who have experience working with projects relevant to remittance payments and the eradication of poverty.

[8] These diaspora-led organisations focus on development in Sub-Saharan African countries in three regions: West, East and Southern Africa. Their directors have been granted anonymity. I will refer to them as 'Executive Director Diaspora Organisation West Africa', 'Director Diaspora Organisation East Africa', and 'Director Diaspora Organisation Southern Africa' respectively and the staff of the East African organisation as Staff Members 1 – 3 throughout this paper.

[9] Please see references for a list of events attended.

conceptual clarity amongst these complex issues. This search led me to Norman Long's Actor-Oriented Social Constructionist Approach. This framework lays the groundwork necessary to see remittance senders as actors in context-specific forms of sustainable development and to determine whether these actions can be optimised for greater engagement in the SDGs.

Results

A variety of conflicting perspectives emerged from the data collected in interviews conducted with staff members at a bilateral donor agency and three African diaspora organisations in March, April and, May 2017. The first of these disagreements relates to the perceived impact of Goal 10, Target 10c of the SDGs. The Executive Director Diaspora Organisation West Africa stated that successfully reducing these fees to 3% and eliminating remittance corridors, which cost more than 5% by 2030, is simply not enough. He recognised that reducing transaction fees globally by 1% may result in an additional 1% being available to recipients but warned that reducing costs will not tackle the root problem. Rather researchers and practitioners must understand why African corridors are so expensive. He traced the rise and fall of transfer costs from 2001-2002 when the average cost of a £100 transfer was £15 (GBP). This fee fell to 5% several years later when more small African money transfer operators entered the marketplace. Fees began to rise again in 2009-2010 when most African transfer companies had closed, due in part to restrictive legislation in the US and UK seeking to prevent money laundering and funding for terrorism (interview, Executive Director Diaspora Organisation West Africa, 13 March 2017). Participant 3 at the bilateral donor agency confirmed that money transfer businesses lost their accounts in the UK due to an "animosity of regulations" related to an unfavourable risk reward scenario (interview, Bilateral Donor Participant 3, 25 April 2017). This speaks to the broader challenges of due diligence and thus the perceived risk for banks and governments in host countries (interview, Executive Director Diaspora Organisation West Africa, 13 March 2017). Executive Director Diaspora Organisation West Africa continued by stating that the potential impact of successfully reducing fees to 3% may be further constrained by unfavourable exchange rates (ibid).

A series of complex contradictions also emerged from discussions about the potential impact of remittances for sustainable development in Sub-Saharan Africa. These disagreements can be arranged along a spectrum of benefit for recipient families and communities to harm for sustainable development more broadly. At one end, these benefits include the subsidisation of direct costs paid by recipients related to primary and secondary schooling, housing, healthcare for longer-term treatment, emergencies, and/or death-care, including funerals and burials (interview, Executive Director Diaspora Organisation West Africa, 13 March 2017). In some cases, money is remitted not just for the benefit of the recipient, but also for the remitter. Remittance senders "…want a solid asset off the back of the remittance payment" (interview, Director Diaspora Organisation Southern Africa, 6 April 2017). This approach is more common with regards to property. The remittance sender will purchase a house or land on which to build a house on behalf of their family. Family members will occupy the house until the remitter returns to live in it during their retirement. Successfully taking care of this house demonstrates the trustworthiness of family charged with this responsibility by the remitter. This may result in further remittances being paid to these recipients (ibid).

The meaning of 'family' varies in different cases. In the same interview, the Director described broader community members as 'family', particularly in the contexts of supporting children orphaned by HIV/AIDS, those who cannot afford school fees, or housing for other reasons in this particular area (ibid). This willingness to support the community contradicts the perspective of Staff Member 1 East African Diaspora Organisation who described the challenges of mobilising diaspora to remit any money to projects that will benefit people outside their immediate families. She repeated a question she commonly hears with reference to projects focused on health and education: "why should I give you the money…is it going to affect my niece or nephew directly?" (interview, Staff Member 1 Diaspora Organisation East Africa, 12 May 2017). Both she and the Director Diaspora Organisation East Africa related this reluctance to time and resource constraints of the diaspora (ibid). Executive Director Diaspora Organisation West Africa made a similar point by blaming unemployment in the West for challenges mobilising remittance sender participation in African development (interview, Executive Director Diaspora Organisation West Africa, 13 March 2017). Staff Member 2 East African Diaspora Organisation explained that there are further challenges for diaspora who have fled conflict to engage with community projects back home. "It can be painful for them…" to contribute or share their experiences with the younger generations who are born in the UK (interview, Staff Member 2, 12 May 2017).

At the far end of the spectrum are disagreements about the propensity for remittance payments to exacerbate income inequality. At the local level, international remittances may increase inequality as they are more likely to be received by richer households who can afford to send a family member abroad to work or be educated (McKay & Deshingkar, 2014:21; Kagochi and Chen, 2013:71). Executive Director Diaspora Organisation West Africa explained that you can easily identify recipient families as they are more likely to have healthy children in school. He described families who do not receive remittances as the 'new poor in Africa' (interview, Executive Director Diaspora Organisation West Africa, 13 March 2017). Woldemariam and Yiheyis's (2017) review of empirical evidence about the relationship between remittances and economic development raises similar concerns. The authors contend that remittances can reduce inequality if recipients were poorer than non-recipients to begin with. This benefit may be reversed however, if remittances increase the relative nominal income of recipient families as well as their real income by raising the average prices of consumer products (2017:409). The negative impact of income inequality can be mitigated, however, if the cost of international migration falls and the movement of labour becomes more accessible to poorer families (Koechlin and Leon, 2006; Adam 1991, cited in Woldermarian and Yiheyis, 2017: 409). Wider communities could also benefit from greater international remittance inflows if they increase consumption of local products and services or are invested by individual recipients or migrant associations in local businesses and/or community infrastructure projects. These outcomes are highly dependent upon the social, economic, and political contexts in which the money is received, the intentions of the remittance senders, the stability of the flows, and ultimately how the money is used (Woldermarian and Yiheyis, 2017: 409). Research participants disagreed about the potential to prevent or relieve the negative relationship between international remittances and income inequality. Executive Director Diaspora Organisation West Africa stated that although inequality is an unintended consequence of the remittance system, it can be tackled (interview, Executive Director Diaspora Organisation West Africa, 13 March 2017). While, the Director Diaspora Organisation Southern Africa was far more fatalistic about the phenomenon, arguing that it is "…always going to be the case" (interview, Director Diaspora Organisation Southern Africa, 6 April 2017).

Discussion

A number of themes emerged from the data analysis, which can be broadly organised into two categories: optimism and opportunity on the one hand and complexity and constraint on the other. The chasm between opportunity and constraint of remittance sender participation is wide. Optimism is largely derived from a sense of novelty created in part by diaspora knowledge of both the host and country of origin. This local expertise purportedly allows remittance senders to support needs on the ground in a way international donors and foreign direct investors cannot. Evidence of this purported local knowledge can be found in Staff Member 2 Diaspora Organisation East Africa's assertions about the importance of diaspora involvement in local development. She clarified that the UN is an important platform for progression, but there are not enough people there who understand and sympathise with development problems on the ground in Sub-Saharan Africa. Rather, people who come from these environments, who have been there, and seen the challenges, must get involved (interview, Staff Member 2 East Africa, 12 May 2017).

Confidence in the positive impact of remittance sender participation in development can be found in descriptions of remittances as the "new development mantra" (Kapur, 2003, cited in Woldemarian & Yiheyis, 2017:402) and the diaspora more generally as the "new channel for development initiatives in Africa" (Bakewell, 2009:1). Bilateral Donor Participant 3 referred to diaspora in sending countries with business skills and a willingness to invest as a "bridge" between host and countries of origin (interview, Bilateral Donor Participant 3, 25 April 2017). The notion of migrants and diaspora acting as a bridge between communities and countries is not new. Bodomo (2010) examines this phenomenon is his work about African diaspora living in Guangzhou China, though the theory is applicable beyond Africa. Bodomo's 'bridge theory' describes the movement of knowledge between people from migrant, source, and host communities (Bodomo, 2018:64). This knowledge informs and empowers members of the African diaspora to adapt to and resolve the challenges they face in their host communities (2010:696).

According to Bakewell (2009:1), the financial resources, opportunities, and skills transported to countries of origin by the diaspora are depicted by African states as the product of 'home-grown' talent, demonstrating pride and connection to 'home'. This connection to countries of origin is perceived by NGOs and donor agencies as offering insider knowledge about development needs on the ground. Moreover, this knowledge provides European development organisations with avenues through which they can either challenge or avoid problematic institutions in African states (ibid). The Director Diaspora Organisation Southern Africa confirmed this approach by explaining that his diaspora organisation is trusted by British organisations seeking to support development projects in Southern Africa (interview, Director Diaspora Organisation Southern Africa, 6 April 2017).

The benefits of remittance sender engagement in development appear plentiful. Bodomo (2013: 25) argues the great advantage of remittances over ODA is that they are received directly by their target, in most cases, remittance families in the country of origin. He qualifies this point by warning, however, that the money sent may be used for something other than what was intended, but this inefficiency pales in comparison to money wasted by the aid industry. Comparisons between remittances and ODA are a common theme across the literature. Remittances are free of aid conditions, more stable during financial crises and fungible (ibid; Osabuohien & Efobi, 2013:295). The flexibility to spend the money as needed allows recipients to match spending to their own development interests and goals (IFAD, 2017:11). Diaspora and remittance sender engagement are also depicted as an antidote to 'brain drain' with skill sharing and capacity building projects circulating learning and skills between host and origin countries rather than simply sending it abroad (interview, Executive Director Diaspora Organisation West Africa, 13 March 2017). Remittance-funded capacity-building programmes can have lasting effects for whole regions. According to the Director Diaspora Organisation East Africa, building a "school of excellence" gives children dignity and creates a "…beacon of hope in the region". The joint nursery and primary school described here was originally designed to support children living with HIV/AIDS but is being expanded with improved facilities and high-quality teaching to draw in children across the region, charging school fees to those who can afford them (interview, Director Diaspora Organisation East Africa, 12 May 2017).

The outlook is rosy, but the context is complicated. A range of constraints at national and international levels impact the way money is sent and whether it reaches its targets in full. Corruption prevents states from effectively delivering services to combat acute problems including malnutrition (interview, Bilateral Donor Participant 1, 12 April 2017) and limits incentives for diaspora to invest due to fears of state capture and a lack of due diligence (interview, Director Diaspora Organisation Southern Africa, 6 April 2017; interview, Bilateral Donor Participants 2 & 3, 25 April 2017). The potential impact of remittance payments is further limited by the small amounts sent through informal channels including mobile phone transfers. Moreover, under-employment in host countries limits the cash available for remittance transactions and investment in countries of origin (interview, Executive Director Diaspora Organisation West Africa, 13 March 2017). States with poor taxation systems benefit little from the income received by recipients (Director Diaspora Organisation Southern Africa, interview, 6 April 2017).

The myriad interests, activities, and identities of African diaspora further complicate the interpretation of their roles in the SDGs and sustainable development more broadly. The SDGs refer explicitly to remittance payments rather than senders, demonstrating a more passive expression of this phenomenon, which does not capture the myriad ways, these individuals engage with development. Remittance senders make payments to family and friends, invest in businesses, buy property, prepare for retirement, and support community development projects, share skills, and volunteer (Bakewell, 2009; interview, Executive Director Diaspora Organisation West Africa, 13 March 2017). The interests of the senders and use of the money by recipients are highly varied and un-discussed in the SDGs. Executive Director Diaspora Organisation West Africa described the former issue as a challenge for his organisation, as remittance senders send money to fill a wide range of immediate needs, rather than support long-term change at home. For instance, they are more likely to send money to pay for family health bills during an emergency than to use the money to support prevention (interview, Executive Director Diaspora Organisation West Africa, 13 March 2017). He warns that a more sustainable approach is needed if there is any hope of ending reliance on remittance payments. One such way is supporting recipients to build their own businesses and generate their own sustainable incomes. This approach comes with its own risks however, as recipients may not have the skills, time, or resources to build and sustain a business. This may create "reluctant entrepreneurs" whose businesses may be at high risk of failure thus leaving recipients and their investors with greater financial burdens (ibid).

Diaspora and remittance senders are both heterogenous groups who relate to their countries of origin and engage in economic, social, and political life in highly variable ways (Fransen & Siegel, 2011:3). They may be high or low skilled with abundant or limited access to funds and may be connected to their countries of origin through close familial or social relationships and be politically engaged. Conversely, they may be more loosely connected, seeing the country of origin as a place of shared ethnic group consciousness or as a mythical ancestral home as described by Bakewell (2011:2). Bilateral Donor Participant 3 warned that diaspora seeking to invest remittances in local businesses might have been away from the country of origin too long to understand local needs. He contends that organisations working on the ground may be better positioned to support or run local businesses than diaspora living abroad (interview, Bilateral Donor Participant 3, 25 April 2017). Bilateral Donor Participant 1 echoed this concern by stating that development needs are context and time sensitive. Living abroad for 30 years may make it difficult for remittance senders and diaspora alike to ensure that they are truly meeting the needs of recipients and communities on the ground (interview, Bilateral Donor Participant 1, 12 April 2017).

The private nature of remittance flows adds a further layer of complexity and constraint to conceptualising the role of remittance senders in the SDGs and sustainable development. Several research participants described their reluctance to intervene directly in these processes. "I suspect that we have fairly limited scope to influence how remittances are spent, it really is a private matter between whoever is sending them and receiving them"[10] (interview, Bilateral Donor Participant 1, 12 April 2017). Moreover, "the vast majority of remittances are spent on children's education and clothes… and we shouldn't be trying to formulate spending" (interview, Bilateral Donor Participant 2, 25 April 2017). This freedom to send and spend money as needed renders voucher systems largely inappropriate. As Bilateral Donor Participant 2 stipulated, cash transfers are "more sensible than vouchers" and recipients ought to be trusted to manage how they spend their money (ibid). A similar sentiment is expressed in the 'Stockholm Agenda' launched by the Global Forum on Migration in 2014, which states that, "Migrant earnings and remittances are important contributors to family and community development. Remittances however, are private transfers: they should not be diverted or used as the "answer" or substitute for development policy or assistance" (GFMD, June 2014:1). There is scope, however, according to the research participants from the bilateral donor agency to make this money more productive by amplifying the flow of capital through private sector programmes and alternative modes of sending money including crowd-funding platforms. If recipients receive more money directly into their electronic wallets, they will be better able to meet their basic needs and invest the money that remains (interview, Bilateral Donor Participant 3, 25 April 2017). Alternatively, remittance senders may be encouraged to pool their finances to support programmes that meet the needs of their families and solve related social problems. Executive Director Diaspora Organisation West Africa (interview, 13 March 2017) suggested that paying for school fees may support one child, but this means little if the quality of schooling is low. Rather, remittances could be pooled to fund social interventions that subsidise school fees and better support teachers.

Executive Director Diaspora Organisation West Africa clarified that capital flows out of Africa for many reasons including weak agricultural systems, poor investment in the textile industry, the influx of cheaper labour from China, conflict, dislocation and unemployment, amongst others. These challenges require transformational changes to broader systems of global inequality (ibid). Bilateral Donor Participant 1 stated the agency's commitment to creating transformational change as articulated in the SDGs but warned that this is difficult to achieve (interview, 12 April 2017). Executive Director Diaspora Organisation West Africa suggested that dialogue between all actors including African remittance senders and diaspora, is crucial to understanding the broader 'imbalances' that prevent development in the region (interview, 13 March 2017). Normal Long's Actor-Oriented Social Constructionist Approach can be applied here to more deeply understand what roles remittance senders may play in this dialogue and to identify and resolve complex challenges to development.

Long's description of actor agency resembles discussions of African agency in the broader literature. Mohan and Lampert's (2013) research about the exercise of African agency in

[10] The research participant clarified that this was their personal perspective only and may or may not reflect the agency's institutional position on the matter.

China-Africa relations examines how African actors have negotiated, impacted and guided engagements with their Chinese counterparts. The authors contend that we must avoid overly structuralist accounts of these interactions as they obscure the transformative impact of African agency in development (2012:109). We must also recognise that this agency varies widely and that it is elites in the worlds of politics and business who most commonly benefit from inequitable distributions of money and power (ibid:110). This is similar to Wight's (1999:136) understanding of agency and structure as co-constituted forces, as the actions of social agents are both positioned within and limited by the structures they reproduce and reconstruct. William Brown (2012) rejects the notion that 'Africa'[11] is a victim of circumstance or the will of more powerful actors such as aid agencies and Western states. Rather, state and non-state actors on the continent exercise their agency at the international level despite varying structural constraints including poverty, underdevelopment, and weakened economic, political, and military capabilities (2012:1890). State sovereignty gives individuals and agencies the authority and capacity to act on behalf of the state (ibid:1898). These roles and the exercise of this power are not static; African agency is impacted by the capacity and freedom to act, the social and political content of these actions and contexts in which they arise as well as the historical expressions of this agency over time (ibid:1899).

Long, like the authors above, does not see actors as "atomized decision-makers", rather their agency is framed, facilitated and constrained by various discourses, institutional limitations and processes in their environment (2001:4). As such, his Actor-Oriented Social Constructionist Approach seeks to explore how internal and external social actors are locked together in what he calls "…a series of intertwined battles over resources, meanings and institutional legitimacy and control" (ibid: 1). These battles may take place at local interactional levels or on much broader scales impacting the ways in which the actions, expectations, and values of actors develop and are framed by their users (ibid:2). Long argues that we ought to understand not only actors and their interactions but their projects and practices as also being 'interlocked'. This holistic approach allows us to examine both the intended and unintended consequences of these interactions and how they may restrict or facilitate social action (ibid:4).

Long used an ethnographic approach to uncover both the 'social life' of development projects from their creation to operationalisation and the reactions and experiences of local social actors impacted by these interventions (ibid:14). As such, he sought to analyse the "internally-generated strategies and processes of change", which resulted from the conflicting forms of action and social consciousness of both local and global actors (ibid:15). His work recognises that all social actors ranging from local people, in whose communities the development interventions were launched to businesses, state agencies, and NGOs all retain some agency and power in their interactions and interpretations.

[11] Brown (2012:1891) clarifies that the term 'Africa' encapsulates three forms of agency in international politics: as a single collective actor; group of states; discursive term used by other actors inside and outside of the continent.

Though some interpretations may prevail over others (ibid:19). Remittance senders, like other social actors, interpret their own life worlds and those of the people to whom they send remittances. They are knowledgeable and capable to create their own solutions to social problems and avoid constraints, whether social, economic, or political to their own actions[12] (ibid:25). Long's approach allows us to see remittance senders as development actors who participate in the ongoing practice of development interventions as they emerge from interactions, strategies, discourses, and policies in specific contexts (ibid:26). It also allows us to examine the intended and unintended consequences produced by remittance sender interventions, such as the sending of money to recipient families. According to Long, we must identify the differing practices, strategies, and rationales of all social actors involved in development in a particular context. We must also analyse the circumstances in which these forces arise, how they 'interlock', and how these actors seek to solve specific development problems and impact social life more broadly (ibid: 20). Reconceptualising remittance senders as development actors allows us to understand the complexities of their participation in development and consider how their knowledge of and responses to the obstacles they face might be better represented in and supported by the SDGs.

Conclusion

At this early stage, the primary contribution of this paper is an empirically and theoretically informed analysis of the complexities that obscure the role of remittance senders in the SDGs. The paper's initial findings lead to a recommendation that remittance senders ought to be reconceptualised by theorists and practitioners alike as development actors whose actions, interests, and interpretations are interlocked with those of other actors who engage in context-specific forms of development. The SDGs refer only to remittance payments, while it is the meso and micro interactions of remittance senders and other social actors, programmes, and institutions (Schuurman, 1993:18) that tell us more about the obstacles to and opportunities for sustainable development in Sub-Saharan Africa. Some may not come as a surprise – corruption, weak institutions, and inequality – while others – unemployment in host countries and pressure for recipients to become entrepreneurs when they are unprepared are not. Recognising and examining the role of remittance senders as development actors through the Actor-Oriented Approach creates a more holistic vision of the interactions, complexities, and conflicts that impact the achievement of the SDGs. Remittance flows are a private matter between whoever is sending and receiving the money so intervention in this process is limited. Rather, optimisation must come in the form of greater voice and participation of remittance senders, bold and transformative steps, which will help to identify the root causes of the constraints they face. Case-specific ethnographic research with remittance senders and recipients is also needed to understand how these actors understand and respond to the challenges, interests, and programmes of the actors

[12] Long (2001) draws on Giddens' (1984) conceptions of 'knowledgeability' and 'capability' in the context of human agency but stipulates that these concepts must be understood within the specific cultural contexts in which they emerge (2001:18).

with whom they engage as well as the intended and unintended consequences of their remittances.

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Interviews Conducted

Bilateral Donor Participant 1, interview date:12 April 2017

Bilateral Donor Participant 2, interview date:25 April 2017

Bilateral Donor Participant 3, interview date:25 April 2017

Executive Director Diaspora Organisation West Africa, interview date:13 March 2017

Director Diaspora Organisation Southern Africa, interview date:6 April 2017

Director Diaspora Organisation East Africa, interview date:12 May 2017

Staff Member 1 Diaspora Organisation East Africa, interview date:12 May 2017

Staff Member 2 Diaspora Organisation East Africa, interview date:12 May 2017

Staff Member 3 Diaspora Organisation East Africa, interview date:12 May 2017

Events Attended

School of Oriental and African Studies: 'Africa in 2017: Prospects and Forecasts' attended 11 January 2017.

Chatham House: 'Accountability Through Innovation: How Can Transparency Strengthen Governance?' attended 22 February 2017.

Oxford Business Forum Africa: 'The Proverbial Africa' attended 11 March 2017.

Chatham House: 'Growth in Africa: The End of Africa Rising?' attended 22 March 2017.

London School of Economics and Political Science: 'African Solutions to African Problems' attended 31 March 2017.

Chatham House: 'UK and Africa' attended 20 April 2017.